

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 22-16515-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rubi Watson	Reginald Nathanael Watson
17 Autumn Lane	17 Autumn Lane
Egg Harbor Township, NJ 08234	Egg Harbor Township, NJ 08234

Social Security No.:

xxx-xx-2343	xxx-xx-9724
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Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Andrew B. Altenburg Jr. on:

Date: 2/22/24  
Time: 02:00 PM  
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Edward Hanratty, Debtor's Attorney.

**COMMISSION OR FEES**

fee: \$1,970.85.

**EXPENSES**

\$0.00.

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If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: January 11, 2024  
JAN:

Jeanne Naughton  
Clerk

In re:  
Rubi Watson  
Reginald Nathanael Watson  
Debtors

Case No. 22-16515-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 11, 2024

User: admin  
Form ID: 137

Page 1 of 4  
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Rubi Watson, Reginald Nathanael Watson, 17 Autumn Lane, Egg Harbor Township, NJ 08234-5241
519684193	Arcadia Recovery Bureau, PO Box 6768, Reading, PA 19610-0768
519684194	+ Atlanticare Regional Medical Care, P.O. Box 829600, Philadelphia, PA 19182-9600
519695092	+ Brian C. Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519684203	Community Medial Center, P.O. Box 29969, Brooklyn, NY 11203
519684209	+ Hackensack Meridian Health, Souther Ocean Medical Center, P.O. Box 8505, Pompano Beach, FL 33075-8505
519684210	Hackensack Meridian Health Physician, P.O. Box 419801, Boston, MA 02241-9801
519684211	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, P.O. Box 548, Trenton, NJ 08625-0548
519684212	+ Higher Education Student Assistance Auth, 4 Quakenbridge Plz, Trenton, NJ 08619-1241
519699280	+ NJCLASS, PO BOX 548, TRENTON NJ 08625-0548
519684221	+ Shore Medical Center, P.O. Box 42972, Philadelphia, PA 19101-2972

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 11 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 11 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519684191	+ Email/Text: backoffice@affirm.com	Jan 11 2024 20:43:00	Affirm Inc, 650 California Street Floor 12, San Francisco, CA 94108-2716
519684195	^ MEBN	Jan 11 2024 20:41:35	BCA Financial, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
519684196	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jan 11 2024 21:01:58	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
519684225	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2024 21:13:34	The Home Depot, PO Box 653000, Dallas, TX 75265-3000
519752591	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 11 2024 20:41:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
519684204	Email/Text: jcarlick@crossriver.com	Jan 11 2024 20:42:00	Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666
519684197	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 11 2024 21:02:12	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519711777	+ Email/PDF: ebn_ais@aisinfo.com	Jan 11 2024 21:02:17	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519684198	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 11 2024 20:50:44	Care Credit, c/o Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061

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519684199	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2024 21:02:20	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519738593	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2024 21:01:58	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519684200	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2024 21:01:58	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519684201	^ MEBN	Jan 11 2024 20:40:23	Citiznpayloc, One Citizens Bank Way, Johnston, RI 02919-1922
519684202	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 11 2024 20:42:00	Comenity/Prpcgd, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519743815	Email/Text: cashiering-administrationservices@flagstar.com	Jan 11 2024 20:43:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
519708845	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 11 2024 20:51:26	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519684206	+ Email/Text: bankruptcy@firstelectronic.com	Jan 11 2024 20:43:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
519684205	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 11 2024 20:43:00	First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499
519684207	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 11 2024 20:43:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
519684208	+ Email/Text: bankruptcy@greenskycredit.com	Jan 11 2024 20:41:00	GreenSky Financial, Attn: Bankruptcy, 1797 Ne Expressway Ne, Ste 100, Atlanta, GA 30329-2451
519741442	+ Email/Text: bankruptcy@greenskycredit.com	Jan 11 2024 20:41:00	Greensky,LLC, 1797 North East Expressway Ste. 100, Atlanta, GA 30329-2451
519684213	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 11 2024 20:42:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519921386	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2024 20:50:31	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519921387	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2024 20:51:41	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519684216	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 11 2024 20:43:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrified, VA 22119-3000
519684215	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 11 2024 20:43:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
519688491	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 11 2024 20:43:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
519684217	+ Email/Text: netcreditbnc@enova.com	Jan 11 2024 20:43:30	Net Credit, 175 W. Jackson Blvd., Suite #1000, Chicago, IL 60604-2863
519684218	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 11 2024 20:51:20	Ollo Card Services, Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222
519746086	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 11 2024 21:02:17	Portfolio Recovery Associates, LLC, C/O The Home Depot, POB 41067, Norfolk VA 23541
519746084	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 11 2024 21:13:34	Portfolio Recovery Associates, LLC, C/O Tractor Supply, POB 41067, Norfolk VA 23541
519732854	Email/Text: bnc-quantum@quantum3group.com	Jan 11 2024 20:42:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
519684219	^ MEBN	Jan 11 2024 20:40:22	Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130

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519684222	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 11 2024 20:41:00	State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695
519684220	+ Email/Text: jboehler@shorememorial.org	Jan 11 2024 20:43:00	Shore medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300
519728628	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 11 2024 20:50:58	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519685444	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 11 2024 21:02:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519684223	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 11 2024 21:02:11	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519700998	+ Email/Text: tdebn@credbankserv.com	Jan 11 2024 20:42:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
519684224	+ Email/Text: _sagcallcenter@techcu.com	Jan 11 2024 20:41:00	Technology Credit Unio, 2010 North First Street, San Jose, CA 95131-2018
519733913	+ Email/Text: _sagcallcenter@techcu.com	Jan 11 2024 20:41:00	Technology Credit Union, 2010 N. First St., San Jose, CA 95131-2018
519684226	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 11 2024 20:42:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
519734729	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 11 2024 20:42:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519684227	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2024 21:02:19	Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 6497, Sioux Falls, SD 57117-6497
519688462	Email/Text: electronicbkydocs@nelnet.net	Jan 11 2024 20:42:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
519684228	Email/Text: bankruptcies@uplift.com	Jan 11 2024 20:41:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085
519684231	+ Email/Text: electronicbkydocs@nelnet.net	Jan 11 2024 20:42:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
519684229	+ Email/Text: LCI@upstart.com	Jan 11 2024 20:42:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519684230	+ Email/Text: LCI@upstart.com	Jan 11 2024 20:42:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519686020	^ MEBN	Jan 11 2024 20:39:00	Upstart Network, Inc., PO BOX 1931, Burlingame, CA 94011-1931
519684232	^ MEBN	Jan 11 2024 20:39:02	Virtua Health, P.O. Box 71430, Philadelphia, PA 19176-1426

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519684214		Klarna, Sveavagen 46, Stockholm, SE-111 34
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519684192	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
519921388	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519921389	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519689190	*+	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000

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TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Joint Debtor Reginald Nathanael Watson thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty	on behalf of Debtor Rubi Watson thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6